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EXPENSES AT HARVARD.

AN ADDRESS

BY

PROFESSOR GEORGE HERBERT PALMER

Before Harvard Graduates,

COMMENCEMENT DAY, 1887.

CAMBRIDGE:

JOHN WILSON AND SON.

University Press.

1887.

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PREFATORY NOTE.

THE undersigned, believing that those graduates who were absent from Commencement dinner will be interested to learn the important facts presented at that time by Professor Palmer, have obtained from him a corrected copy of his speech, and now distribute it, in the hope that its figures, if widely known, may do something to ease the way of poor boys ambitious of a Harvard training, and that they may also rectify some features in that popular portrait of a Harvard student which has about the same relation to the living reality as the stage Yankee has to the average citizen of Boston.

HENRY LEE.

CHARLES P. BOWDITCH.

JOSEPH B. WARNER.

ARCHIBALD M. HOWE.

Boston, July, 1887.

Persons wishing other copies of the pamphlet can obtain them, without charge, by addressing

ARCHIBALD M. HOWE,

25 Congress Street,

Room 3.

Boston.

COLLEGE EXPENSES AT HARVARD.¹

THE subject of college expenses has been much debated lately. At our Commencement dinner, a year ago, attention was called to it. Our chairman on that occasion justly insisted that the ideal of the University should be plain living and high thinking. And certainly there is apt to be something vulgar, as well as vicious, in the man of books who turns away from winning intellectual wealth and indulges in tawdry extravagance. Yet every friend of Harvard is obliged to acknowledge with shame that the loose spender has a lodging in our yard. No clear-sighted observer can draw near and not perceive that in all his native hideousness the man of the club and the dog-cart is among us.

I do not think this strange. In fact, I regard it as inevitable. It is necessarily connected with our growth. The old College we might compare, for moral and intellectual range, with a country village; our present University is a great city, and we must accept the many-sided life, the temptations as well as the opportunities, of the great city. Probably nowhere on this planet can a thousand young men be found, between the ages of eighteen and twenty-four, who will not show examples of the heedless, the temptable, and the depraved. Let us not, then, shrink from acknowledging the ugly fact; extravagance is here,—shameless, coarse extravagance. I hope nothing I say may diminish our sense of its

¹ Delivered in Memorial Hall, Cambridge, June 29, 1887.

indecent. But how widespread is it? We must not lose sight of that important question. How largely does it infect the College? Are many students large spenders? Must a man of moderate means on coming here be put to shame? Will he find himself a disparaged person, out of accord with the spirit of the place, and unable to obtain its characteristic advantages? These are the weighty questions. Only after we have answered them can we determine the moral soundness of the University. Wherever we go on earth we shall find the insolently rich and wasteful. They, like the poor, are always with us; their qualities are cheap. But what we want to know is whether, side by side with them, we have a company of sober men, who care for higher things and who spend no more than the higher things require. Facts of proportion and degree form the firm basis of general judgments, and yet I am aware that these are the hardest facts to obtain. Hitherto nobody has known any such facts in regard to the expenses of Harvard. Assertions about the style of living here have only expressed the personal opinion of the assessor, or at best have been generalizations from a few chance cases. No systematic evidence on the subject has existed. It is time it did exist, and I have made an attempt to obtain it. To each member of the graduating class I sent a circular, a month ago, asking if he would be willing to tell me in confidence what his college course had cost. I desired him to include in his report all expenses whatever. He was to state not merely his tuition, board, and lodging, but also his furniture, books, clothing, travel, subscriptions, and amusements; in fact, every dollar he had spent during the four years of his study, except his charges for Class Day and the summer vacations; these times varying so widely, it seemed to me, in their cost to different men that they could not instructively enter into an average.

The reply has been very large indeed. To my surprise, out of a class of two hundred and thirty-five men actually in residence, two hundred and nineteen, or ninety-three per cent,

have sent reports. Am I wrong in supposing that this very general "readiness to tell" is itself a sign of upright conduct? But I would not exaggerate the worth of the returns. They cannot be trusted to a figure. It has not been possible to obtain itemized statements. College boys, like other people, do not always keep accounts. But I requested my correspondents, in cases of uncertainty, always to name the larger figure; and though those who have lived freely probably have less knowledge about what they have spent than have their economical classmates, I think we may accept their reports in the rough. We can be reasonably sure whether they have exceeded or fallen below a certain medium line, and for purposes more precise I shall not attempt to use them. Anything like minute accuracy I wish expressly to repudiate. The evidence I offer only claims to be the best that exists at present; and I must say that the astonishing frankness and fulness of the reports give me strong personal assurance of the good faith of the writers. In these letters I have seen a vivid picture of the struggles, the hopes, the errors, and the repentings of the manly young lives that surround me.

What, then, are the results? Out of the two hundred and nineteen men who have replied, fifty-six, or about one quarter of the class, have spent between \$450 and \$650 in each of the four years of residence; fifty-four, or again about a quarter, have spent between \$650 and \$975; but sixty-one, hardly more than a quarter, have spent a larger sum than \$1,200. The smallest amount in any one year was \$400; the largest, \$4,000.¹

¹ Perhaps I had better mention the adjustments by which these results have been reached. When a man has been in college during only the closing years of the course, I assume that he would have lived at the same rate had he been here throughout it. I have added \$150 for persons who board at home, and another hundred for those who lodge there. Though I asked to have the expenses of Class Day and the summer vacations omitted, in some instances I have reason to suspect that they are included; but of course I have been obliged to let the error remain, and I have never deducted the money which students often say they

I ask you to consider these figures. They are not startling, but they seem to me to indicate that a soberly sensible average of expense prevails at Harvard. They suggest that students are, after all, merely young men temporarily removed from homes, and that they are practising here, without violent change, the habits which the home has formed. Those who have been accustomed to large expenditure, spend freely here; those of quiet and considerate habits do not lightly abandon them. I doubt if during the last twenty-five years luxury has increased in the colleges as rapidly as it has in the outside world.

There is no reason, either, to suppose that the addition of the sixteen men who have not replied would appreciably affect my results. The standing of these men on the last annual rank-list was sixty-eight per cent. They seem to me average persons. Their silence I attribute to mistakes of the mail, to business, to neglect, or to the very natural disinclination to disclose their private affairs. To refuse to answer my intrusive questions, or even to acknowledge that college days were costly, is not in itself evidence of wantonness. Small spenders are usually high scholars; but this is by no means always the case. In the most economical group I found seven who did not reach a rank of seventy per cent last year; whereas out of the seven largest spenders of the class three passed seventy-five per cent. It would be rash to conclude that large sums cannot be honorably employed.

But it may seem that the smallest of the sums named is large for a poor man. It may be believed that even after restraint and wisdom are used, Harvard remains the college of the rich. There is much in our circumstances to make it so. An excellent education is unquestionably a costly thing, and

expect to recover at graduation by the sale of furniture and other goods. There is a noticeable tendency to larger outlay as the years advance. Some students attribute this to the greater cost of the studies of the later years, to the more expensive books and the laboratory charges; others, to societies and subscriptions; others, to enlarged acquaintance with opportunities for spending.

to live where many men wish to live calls for a good deal of money. We have, it is true, this splendid hall, which lessens our expense for food and encompasses us with ennobling influences; but it costs \$150 a year to board here. Our tuition bill each year is \$150. The University owns 450 rooms; but not a third of them rent for less than \$150 a year, the average rent being \$146. These large charges for tuition and room-rent are made necessary by the smallness of the general fund which pays the running expenses of the college. Very few of the professorships are endowed, and so the tuition-fee and room-rent must mainly carry the expenses of teaching.

Still, there is another side to the story. Thus far I have figured out the expenses, and have said nothing about the means of meeting them. Perhaps to get the advantages of Harvard a student may need to spend largely; but a certain circumstance enables him to do so,—I mean the matchless benevolence of those who have preceded us here. The great sums intrusted to us for distribution in prizes, loan-funds, and scholarships make it possible for our students to offset the cost of their education to such a degree that the net output of a poor boy here is probably less than in most New England colleges. At any rate, I have asked a large number of poor students why they came to expensive Harvard, and again and again I have received the reply: "I could not afford to go elsewhere."

The magnitude of this beneficiary aid I doubt if people generally understand, and I have accordingly taken pains to ascertain what was the amount given away this year. I find that to undergraduates alone it was \$36,000; to members of the graduate department, \$11,000; and to the professional schools, \$6,000: making in a single year a total of assistance to students of the University of more than \$53,000. Next year this enormous sum will be increased \$13,000 by the munificent bequest of Mr. Price Greenleaf. Fully to estimate the favorable position of the poor man at Harvard, we should take into account also the great opportunities for earning money

through private tuition, through innumerable avenues of trade, and through writing for the public press. A large number of my correspondents tell of money earned outside their scholarships.¹

These immense aids provided for our students maintain a balance of conditions here, and enable even the poorest to obtain a Harvard education. And what an education it is; how broad and deep and individually stimulating, — the most truly American education which the continent affords! But I have no need to eulogize it. It has already entered into the very structure of you who listen. Let me rather close with two pieces of advice.

The first shall be to parents. Give your son a competent allowance when you send him to Harvard, and oblige him to stick to it. To learn calculation will contribute as much to his equipment for life as any elective study he can pursue; and calculation he will not learn unless, after a little experience, you tell him precisely what sum he is to receive. If in a haphazard way you pour \$2,000 into his pocket, then in an equally haphazard way \$2,000 will come out. Whatever extravagance exists at Harvard to-day is the fault of you foolish parents. The college, as a college, cannot stop extravagance. It cannot take away a thousand dollars from your son and tell him — what would be perfectly true — that he will be better off with the remaining thousand; that you must do yourselves. And if you ask, "What is a competent allowance?" out of what my correspondents say I will frame you five answers. If your son is something of an artist in economy, he may live here on \$600, or less; he will require to be an artist to accomplish it. If he will live closely, carefully, yet with full regard to all that is required, he may do so, with nearly half his class, on not more than \$800. If you wish him to live at ease

¹ For the sake of lucidity, I keep the expense account and the income account distinct. For example, a man reports that he has spent \$700 a year, winning each year a scholarship of \$200, and earning by tutoring \$100, and \$50 by some other means. The balance against him is only \$350 a year; but I have included him in the group of \$700 spenders.

and to obtain the many refinements which money will purchase, give him \$1,000. Indeed, if I were a very rich man, and had a boy whose character I could trust, so that I could be sure that all he laid out would be laid out wisely, I might add \$200 more, for the purchase of books and other appliances of delicate culture. But I should be sure that every dollar I gave him over \$1,200 would be a dollar of danger.

Let my second piece of advice be to all of you graduates. When you meet a poor boy, do not rashly urge him to come to Harvard. Estimate carefully his powers. If he is a good boy, — docile, worthy, commonplace, — advise him to go somewhere else. Here he will find himself borne down by large expense and by the crowd who stand above him. But whenever you encounter a poor boy of eager, aggressive mind, a youth of energy, one capable of feeling the enjoyment of struggling with a multitude and of making his merit known, say to him that Harvard College is expressly constituted for such as he. Here he will find the largest provision for his needs and the clearest field for his talents. Money is a power everywhere. It is a power here; but a power of far more restricted scope than in the world at large. In this magnificent hall rich and poor dine together daily. At the Union they debate together. At the clubs which foster special interests, — the Finance Club, the Philological Club, the Philosophical Club, the French Club, the Signet, and the O. K., — considerations of money have no place. If the poor man is a man of muscle, the athletic organizations will welcome him; if a man skilled in words, he will be made an editor of the college papers; and if he has the powers that fit him for such a place, the whole body of his classmates will elect him Orator, Ivy Orator, Odist, or Poet, without the slightest regard to whether his purse is full or empty. The poor man, it is true, will not be chosen for ornamental offices, for positions which imply an acquaintance with etiquette, and he may be cut off from intimacy with the frequenters of the ball-room and the opera; but as he

will probably have little time or taste for these things, his loss will not be large. In short, if he has anything in him, — has he scholarship, brains, wit, companionability, stout moral purpose, or quiet Christian character, — his qualities will find as prompt a recognition at Harvard as anywhere on earth.

APPENDIX OF CORRESPONDENCE.

NOTE.

IF my Address is to be printed, some of the delightful letters, of which it is but a bald abstract, should be printed too. I cannot print them in full, partly through lack of space, but chiefly because I have promised to publish nothing which might identify the writers. I hope I have kept this promise by careful editing. I am sure I violate no confidence in revealing the frankness of my charming correspondents, their vigorous English, their gentlemanly simplicity, and their freedom from nonsense and whine ; for these are qualities characteristic of them all, and betray nobody. What I have chiefly tried to show in the brief selection here given, is the variety of opinion and practice that prevails where tempers and habits differ. Listening to the open-hearted talk of these young men, we seem to be looking at an instantaneous photograph of our little college world, and so "to catch the manners living as they rise."

G. H. P.

I AM very glad to do what I can to correct the statements of the newspapers about the cost of living at Harvard ; they are far from the truth. I can give my expenses within ten dollars, I am sure. Freshman year almost exactly \$400 ; Sophomore year, very nearly \$485 ; Junior year, about \$600 ; Senior year, \$750. Scholarships have always paid my term-bills, and something more.

My expenses as a Freshman were \$435.32; as a Sophomore, \$415.66. For the last two years I have not kept an accurate account; but \$435 will more than cover what I have spent since my Sophomore year. These figures, however, do not include furniture, for which I have spent \$20 per year on the average; neither do they include washing, which has been done at home.

I am very glad to comply with your request and to give you a statement of my college expenses. They have been, — Freshman year, \$627; Sophomore, \$572; Junior, \$562; Senior, \$720. I think it proper to add that during my college course I have received in scholarships \$800, and have earned by tutoring and by prizes \$373, making the actual cost of my course but \$1,309.

Many of the items in my expenses cover such outlays as would be necessary whether I were in college or not, such as board, clothing, and sundries. My actual total expenses may be reduced to a figure below my estimate; but the reduction is an unknown quantity, and would be out of place in this statement.

My expenses at Harvard have been as follows, — October, 1883, to July, 1884, \$681: earned by tutoring, \$128. October, 1884, to July, 1885, \$579: earned by tutoring, \$256. October, 1885, to July, 1886, \$525: earned by tutoring, \$750. October, 1886, to May 1, 1887, \$397: earned by tutoring, \$210. Total for four years to May 1, 1887, \$2,183; by tutoring, \$1,344. I estimate my expenses for the rest of the year at \$325, and my income at about \$100.

I fear my estimate of college expenses will not be very valuable, as I have always boarded and slept at home. For three years of my college course I have had a scholarship of \$300, and have found this amply sufficient to pay my tuition, books, and outside expenses.

My total expenses for the four years have been \$1,624. I have boarded at home two years, part of a third, and nearly the whole of a fourth. My mother thinks my estimate of incidentals for the

first two years a little too high. I believe a student boarding at home can easily go through college for \$2,000, and live in very good style. I have not sold my books, but have most of them still.

My expenses for the past four years have been as follows: Freshman, \$550; Sophomore, \$650; Junior, \$625; Senior, \$750. This represents the actual amounts which have come into my hands. I am able to give itemized accounts of them. My expenses cannot have been more than this, and probably have been on an average \$15 less. I received from the college one year a scholarship of \$150, and \$50 from the Loan Fund; another year, \$350 scholarship, and \$75 Loan Fund; another still, \$300 scholarship, and \$50 Loan Fund. From tutoring, \$250. The rest I obtained from extraneous sources.

My annual expenses in Cambridge will be less than \$550, not including a small spread which I shall give on Class Day. While I have not spent money recklessly, I have not pinched myself at all, and I have been fortunate in getting low-priced rooms. It is in this respect alone that Harvard is necessarily more expensive than many other American colleges.

I can give only a general estimate. Three body items I state nearly correctly, — tuition, \$150; board at Memorial, \$150; room-rent, \$125. The latter has been unavoidably large, because my luck in the lottery of room-drawing has been constantly bad, and rooms outside are expensive. Coal and wood, \$25; good light, \$5; washing, \$25; books and stationery, \$15 (had a good library to start with); clothing, about \$30 (have bought only one full suit since I came to college, but brought a good deal with me); pleasure, \$25 (society dues, sports, theatres, excursions, car-fares, and all incidentals).

I think this rough estimate will convey a nearly correct idea. The only item on which I have doubt is the last one. While I have not spent a large sum, still, incidentals creep up, without being

noticed, in a most provoking manner. To state a maximum, as you suggest, probably \$600 in round numbers would be fair. I ought to say that through my newspaper connections I have not only helped myself through college, but much of my pleasure, — games, sports, boat-races, as well as occasional theatres, — which would cost another man quite an important sum, have cost me nothing. I have not mentioned my expense for furniture, because I have had no reason to buy any since the first outlay. In regard to my rooms, I have a pride in my economy of furnishing them. Without boasting, I think them as picturesque and as elegant as any in college, outside those upon which small fortunes have been spent in Beck. By making use of the contents of a country-house garret belonging to a great-aunt, and by judicious buying, the furnishing of the two rooms has cost me, all told, less than \$40.

First year, \$750; second year, \$690; third year, \$590; fourth year, \$625. Have been forced to economize since the middle of my second year, but have been more than comfortable on the above.

I have not spent over \$600 in any year, and I have been able to live very well indeed. I have boarded at Memorial, had a good room, had it furnished very comfortably, and have clothed myself well, although, of course, not extravagantly. I have not stinted myself on books, although I have not been able to buy all I wanted; and it is here that I find myself inclined to spend more than I ought to. After these legitimate expenses, I have had a little left for what might perhaps be called luxuries.

I should admit that the temptations to spend money are greater here than at some of our country colleges. I can see how I might spend a good deal more, without doing it foolishly; and I can also see how one of a more robust constitution than myself would get along on much less money, perhaps on \$200 or \$250 less, if he were willing to scrimp on books, room, board, and clothes. In my opinion, from what I have seen and know of other colleges, a man can get along as cheaply here as in any of them; and the possibilities of getting aid by means of scholarships are very much greater here.

To meet this \$2,860, of which I have thus given you an account by months, I have earned about \$500 in college during my Freshman and Sophomore years, and something over \$1,500 during my vacations, — chiefly the last two. The remaining \$860 I received from my folks and from other sources; \$200 I borrowed when I entered, — to be paid next September. As I intend to work next summer, I have no doubt I can easily meet this. I have also earned all my summer expenses, — \$450.

I have not received a dollar as a tutor or as a holder of a scholarship. It is evident, then, that there are other and more remunerative ways of earning money than these during a man's college course.

I have spent about \$600 per year. I could easily have done with \$500 had I so desired.

My expenses have been about \$600 per year. They will probably be \$800 this year. I have been very economical, and from my own experience think it would be difficult for a student to get along with very much less.

For the college portion of each of my four years my expenses have averaged \$750. Allow me to say that this amount is much larger than is "needed," in my opinion, to go through Harvard.

I have had but \$700 per college year as an allowance, with perhaps \$50 as extras. It seems a small sum, but I have not felt pinched for money in getting any of the necessities of a comfortable life here. \$750 is the outside limit of my expenditure.

As it was a matter of great doubt whether I could afford to go to college or not, I am in a position peculiarly fitted to recognize the value of the work you are doing. It is generally supposed that it costs far more to live here than it actually does. Indeed, I

think extravagance is the exception. If I can be of assistance in dispelling this erroneous notion that only the very rich can go to college, do not hesitate to call on me further.

Below are as accurate statements of my expenses as I can give [itemized accounts, averaging \$702 a year]. In conclusion, I would say that I have always had all I wanted, — have lived and dressed well. I am confident that the amount spent each year could be brought down to \$600 easily.

Expenses for four years' course at Harvard College [given by single years and by average. Last as follows] : —

Tuition	\$150.00
Laboratories	7.69
Books and stationery	25.70
Clothing	87.20
Room	218.75
Furniture (not including pieces from home)	30.56
Board at Memorial	146.63
Fuel and light	33.88
Societies and subscriptions	41.69
Janitor	31.88
Sundries	122.88
Total	<u>\$896.86</u>

My theatre-tickets have cost, — Freshman, \$16.00, Sophomore, \$26.00 ; Junior, \$16.75 ; Senior, \$1.50. These I cannot forbear to mention separately, because I think they show certain things about college recreations quite general among the students at large. During Freshman year the theatre is usually very attractive, and its attraction is badly lessened in the year that follows. As a matter of fact, my theatre-expenses as a Sophomore were much greater than as a Freshman ; but this I think was almost wholly due to the peculiar fascination exerted by Irving and Terry's performances of Shakespeare's plays.

\$700 will be my net outlay. This includes all expenditures, clothing and railroad fare to New York several times a year. I have belonged to no societies, and had no expensive habits. Never

smoke, etc. I therefore think this an under-estimate of the average rational expenditure, which I should place at \$1,000 a year.

Total expenditure for entire year averages about \$1,200, of which \$100 are travelling expenses, and another \$100 is spent during the long vacation in summer. This leaves \$1,000 for the college year, which I find very sufficient. Since entering Harvard I have taken many laboratory courses, the fees of which have of course somewhat increased my term-bills. Exclusive of required text-books, I have added about \$200 worth of books to my library during the last three years. My social expenses, as nearly as I can estimate them, are about \$100 annually, or at least do not exceed \$125.

I don't think I could have gone through college and have got along with a sum materially smaller than that which I have had [\$1,000 a year]. In view of the small sum on which some men go through college, it may seem ridiculous for me to say this; but I do not consider that I have been extravagant, though in some cases I think I might have spent more judiciously.

During my four years in college I have had an allowance of \$1,000 a year. Up to this year I have been just able to keep within it. My expenses in this, my last year, are heavier, but to what amount I cannot yet calculate. On this allowance I have felt pinched. The same sum, with my clothes paid for, I should have deemed very liberal.

I came to college with the idea that I could live on a thousand a year; but I find that my total expenses have averaged fully \$1,580 each year, and some years more. \$6,000 will not overestimate the cost of my college course.

\$1,100 a year. I came here with no allowance, but could use what I thought proper. My father expected me to use about \$700 a year. I have had practically no amusements while in college. As unnecessary expenses I might put down four trips to Illinois, and three visits to New York; altogether, this will make \$275. I might have spent less on clothes than about \$160 a year, and than \$125 for my room; but not if I wanted to do as others do. I have built fires and carried water myself. The last two years I have ordered a good many "extras" at Memorial, — about \$40 a year. I have not gone out at all. This last year I have spent \$30 on a society I never attend, and an equal amount on athletics in which I take no interest. Other sports have cost me \$150.

I should put the necessary college expenses as follows: If one wants to study only, \$600; if one wants the education which the society of others gives, \$1,500, — provided you have no local connections.

Freshman year, \$980; Sophomore, \$1,280; Junior, \$1,300; Senior, \$1,500.

During my Freshman year my expenses were very much less than they have been during the last three years. This was partly due to the fact that I boarded at Memorial Hall, partly because I joined no societies, and partly because I went into athletics. This last cause is more important than it would at first appear. When a man is in training, he cannot go to parties, nor to the theatre; he cannot travel round to see the various foot-ball and base-ball games. Many things for which he usually spends money are denied him. The fact that so much of his time is taken up, gives him less time to spend money. Perhaps you may think that the things he gives up do not strictly come under the head of a college education; but nevertheless they form an important part of the expenses of the majority of men here.

I hope I have not answered your question too much at length, but I happen to know my different expenses quite accurately. There is probably no place where it is so easy to make your expenses meet your means as it is in Cambridge. A man can easily make his expenses as large or as small as he pleases.

I have spent \$1,200 in my Freshman year; \$1,500 in my Sophomore; \$1,700 in my Junior; and \$2,700 in my Senior. I do not think it necessary to spend so much money as this in order to go through Harvard College. Subscriptions and the expenses incurred by joining college societies must be regulated according to one's own ideas, as well as money spent for outside enjoyment. If a man leads the life of a hermit, he can go through college on less than \$700; but I should say that from \$1,200 to \$1,500 was a very fair allowance for a man to enjoy himself quite thoroughly on.

I have spent \$1,200 a year; and I hardly need add that much of it has gone unnecessarily, and that were I to pass through these years again, I could easily and satisfactorily get on with much less.

Average per year, \$1,480. As you see, my expenses have been relatively large. The increase in the Sophomore year is chiefly due to the fact that I then kept a saddle-horse in Cambridge. Besides ordinary expenses, I have bought a good many books, and have had several large pieces of furniture made, at a considerable cost. I have also squandered a good deal of money in amateur photography. Lastly, I have taken several long railway trips during the Christmas and Easter vacations.

My college years have cost me about \$6,500, — more than I need have spent for mere college education, of course, and yet a liberal allowance for a comfortable and pleasant four years. I believe in a good room above all things, even if expensive. And yet I have by no means led a fast life here, only had a comfortable, easy, and good time. \$6,000 is enough for any fellow.

Expenses of college course: Freshman year, \$2,025; Sophomore, \$2,213; Junior, \$2,000; Senior, \$1,950. This represents the expense of a man who has lived liberally, and spent all the money he cared to.

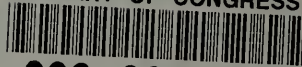
I send the enclosed estimates, which are necessarily more or less incomplete, but which give a very good idea of the increase in expenditure during the four years, through the generosity of an almost too liberal father.

	Freshman.	Sophomore.	Junior.	Senior.
Room	\$200	\$250	\$250	\$250
Table	280	320	320	340
Janitor	50	50	50	50
Washing	50	50	50	50
Tuition	150	150	150	150
Furniture	60	150	25	5
Subscriptions	100	75	150	40
Text-books	30	20	40	75
Clothing	45	150	200	200
Fuel	30	45	45	45
Societies	50	250	267	500
Tutoring	40	50	60	50
Sundries	25(?)	60(?)	50(?)	100(?)
Livery	6	10	20	40
Photographs	10	40	20	75
Totals	\$1126	\$1670	\$1697	\$1970

I am very willing, even glad, to aid you in a small way by telling you how much I have spent here at college, — much, I fear, foolishly and unnecessarily. I feel sure that had I been less extravagant, I could easily have saved from \$1,500 to \$2,000 on my course; for during the last two years I have spent far less money, and enjoyed myself more, than during the first two. Although I have not the exact figures at hand, I know I have not spent less than \$1,500 a year on the average. However, I think I could do it all over again upon an allowance of \$1,000 per year, and have as good a time and learn more than at present. My allowance now is about \$1,500 a year; but I am afraid I am apt to exceed that amount.

DEAR SIR, — I regret to say my college course will have cost me, in round figures, \$9,000.

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